

**Information to identify the case:**

Debtor 1	<b>Steven Mokienko</b>	Social Security number or ITIN	xxx-xx-4102
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>17-21582-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Mokienko

10/21/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Steven Mokienko  
Debtor(s)

Case No. 17-21582-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 21, 2020

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2020:

Recip ID	Recipient Name and Address
db	+ Steven Mokienko, 99 Glasgow Rd, Williamstown, NJ 08094-2944
cr	+ Specialized Loan Servicing, LLC servicing agent fo, P.O. Box 340514, Tampa, FL 33694-0514
516976815	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516867335	+ Financial Recoveries, 200 E Park Drive Ste 100, Mount Laurel, NJ 08054-1297
516905458	+ Monroe Municipal Utilities, 372 South Main St, Williamstown, NJ 08094-1727
516867340	+ Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
516867341	Sams Club, PO Box 350942, Atlanta, GA 30353
516867342	+ South Jersey Gas, Po Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577
517006534	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 21 2020 22:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 21 2020 22:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516867330	+ EDI: RMCB.COM	Oct 22 2020 01:33:00	American Medical Collection, PO Box 1235, Elmsford, NY 10523-0935
516867331	Email/Text: bankruptcy@pepcoholdings.com	Oct 21 2020 22:00:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516867332	EDI: BANKAMER2.COM	Oct 22 2020 01:23:00	Bank Of America, PO Box 7047, Dover, DE 19903-7047
516867333	EDI: RMSC.COM	Oct 22 2020 01:23:00	CareCredit, PO Box 960061, Orlando, FL 32896-0061
517084541	+ EDI: AIS.COM	Oct 22 2020 01:33:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516867336	+ EDI: IIC9.COM	Oct 22 2020 01:33:00	IC System, PO Box 64378, St Paul, MN 55164-0378
516867334	EDI: JPMORGANCHASE	Oct 22 2020 01:23:00	Chase Bank, PO Box 15153, Wilmington, DE 19886
517025189	Email/PDF: resurgentbknofications@resurgent.com	Oct 21 2020 22:52:52	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516867337	EDI: RMSC.COM	Oct 22 2020 01:23:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
517074416	+ EDI: MID8.COM		

District/off: 0312-1

User: admin

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		Oct 22 2020 01:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516867338	+ EDI: MID8.COM		
		Oct 22 2020 01:33:00	Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
517089385	EDI: PRA.COM		
		Oct 22 2020 01:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516926710	EDI: Q3G.COM		
		Oct 22 2020 01:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516867343	Email/Text: jennifer.chacon@spservicing.com		
		Oct 21 2020 22:02:00	SPS, P.O. Box 65250, Salt Lake City, UT 84165-0250
516867344	Email/Text: amieg@stcol.com		
		Oct 21 2020 22:00:00	State Collection Service Inc., 2509 S. Stoughton Rd, Madison, WI 53716
516869765	+ EDI: RMSC.COM		
		Oct 22 2020 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516890564	+ Email/Text: bncmail@w-legal.com		
		Oct 21 2020 22:01:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516867345	+ EDI: WTRRN BANK.COM		
		Oct 22 2020 01:23:00	Target, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516867339	*+	Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
518041553	*+	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518923628	*+	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Lehman XS Trust Mortgage Pass-Through Certificates Series 2005-7N, U.S. Bank National Association, as

District/off: 0312-1

User: admin

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Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC servicing agent for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2005-7N, U.S. Bank National Association, as Trustee bk@stewartlegalgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmil@standingtrustee.com summarymail@standingtrustee.com

Rebecca Ann Solarz

on behalf of Creditor Lehman XS Trust Mortgage Pass-Through Certificates Series 2005-7N, U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com

Seymour Wasserstrum

on behalf of Debtor Steven Mokienko mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7